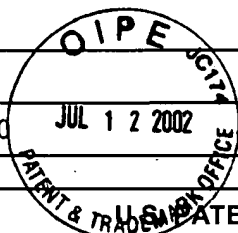


INFORMATION DISCLOSURE CITATION

Atty. Docket No.	8521.0005-00	Appln. No.	09/492,133	RECEIVED JUL 22 2002 GROUP 3600
Applicant	Robert POLLIN			
Filing Date	January 27, 2000	Group:	2166	



PATENT DOCUMENTS						
Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate

FOREIGN PATENT DOCUMENTS						
Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
<i>PH</i>	Snigdha Prakash, "Putting the Payment on the PC," The Washington Post, March 30, 1992
<i>PH</i>	"Auto-Pay Introduces Dramatic New Collection Tool," Collection Agency Report, May 1992
<i>PH</i>	Arthur Middleton Hughes, "Your Check is in the Mail," Database Marketing Institute, downloaded from the Internet at < http://www.dbmarketing.com/articles/Art111.htm > on May 14, 2002.
<i>PH</i>	Priscilla Grant, "Software Allows Telemarketers to Charge Bank Accounts - Over the Phone!"
<i>PH</i>	Post card to TransWorld Systems
<i>PH</i>	Post card to Tri Cities Credit Service-WA
<i>PH</i>	Letter from Robert E. Pollin to Byrd & Forrest Collection Agency dated July 11, 1991.
<i>PH</i>	Letter from Robert E. Pollin to Doctors Credit Services, Inc. dated July 30, 1991.
<i>PH</i>	Schedule of Fees for Collection Agencies
<i>PH</i>	Check made payable to Berenger & Berenger
<i>PH</i>	Payment agreement for Berenger & Berenger

Examiner <i>William J. Catron</i>	Date Considered <i>11/13/03</i>
-----------------------------------	---------------------------------

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Form PTO 1449

Patent and Trademark Office - U.S. Department of Commerce

#356353